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Attorneys for Complainant

BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
OF THE STATE OF CALIFORNIA

In the Matter of:	)	CRMLA LICENSE NO.: 413-1076
	)	CFLI LICENSE NO.: 603-8205
THE COMMISSIONER OF BUSINESS	)	
OVERSIGHT,	)	
	)	ORDER TO DISCONTINUE VIOLATIONS
Complainant,	)	PURSUANT TO FINANCIAL CODE
	)	SECTION 50321
v.	)	
	)	
TOTAL MORTGAGE SERVICES, LLC,	)	
	)	
	)	
Respondent.	)	
	)	

TO: TOTAL MORTGAGE SERVICES, LLC,  
185 Plains Road, 3<sup>rd</sup> Floor  
Milford, Connecticut 06461

The Commissioner of Business Oversight finds that Total Mortgage Services, LLC has (i) failed to properly reconcile certain of its trust accounts in violation of Financial Code section 50314 and California Code of Regulations, title 10, section 1950.314.1, (ii) caused debit balances (shortages) to exist in certain of its loan and/or trust accounts in violation of California Code of Regulations, title 10, section 1950.314.6, (iii) charged borrowers interest on loans for a period in

ORDER TO DISCONTINUE VIOLATIONS PURSUANT TO  
FINANCIAL CODE SECTION 50321

1 excess of one day prior to the disbursement of loan proceeds in violation of Financial Code section  
2 50204, subdivision (o) and (iv) failed to provide proper Fair Lending Notices to borrowers in  
3 violation of Financial Code section 50204, subdivision (i), Health and Safety Code section 35830  
4 and California Code of Regulations, title 21, section 7114.

5 NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby  
6 ORDERED under the provisions of Financial Code section 50321, that Total Mortgage Services,  
7 LLC immediately discontinue the violations set forth above.

8 Dated: October 4, 2017  
9 Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

10  
11 By \_\_\_\_\_  
12 Mary Ann Smith  
13 Deputy Commissioner  
14 Enforcement Division  
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